respect to such individual) under any health insurance policy is private provider bv a of such insurance" after "section

42 USC 1382 note.

(b) EFFECTIVE DATE The amendment made hv this annlv for shall henefits months t.o heainnina 90 or more davs after the date of the enactment of this Act. regard whether regulations have been issued\_to implement such amendments.

42 USC 1382 note.

## SEC. 215, REGULATIONS.

Within 🖪 months after the date of the enactment. this of the Commissioner of Social Security shall such regulatio0^ prescribe as may be necessary to implement the amendments made by subtitle.

## **Subtitle C = Additional** Enforcement **Provision**

SEC. 221. INSTALLMENT PAYMENT OF LARGE PAST-DUE SUPPLE-MENTAL SECURITY INCOME BENEFITS.

(a) IN GENERAL Section 163 (a) (42) U.S.C 1383) is amended by adding at the end the following new paragraph:
(10)(A) If an individual is eligible for past-

due monthly benefits under this title in an amount that (after

any withholding for reimbursement to a State for interim assistance under subsection

(a)) equals or exceeds the product of—

(i) 12, and "(ii) the maximum monthly benefit this title individual (or it eliaible an appropriate. eligible indito an vidual and eligible spouse).

then the payment of such past-due benefits (aft.er anv such reimbursement to a State) shall be made in installments provided as in subparagraph (B).

(B)(i) The payment of past-due benefits subject t.o this subparagraph shall be made in not to exceed 3 installments that made at 6-month intervals.

"(ii) Except as provided in clause (iii), the amount of each

of the first and second installments may not exceed an amount equal to the product of clauses (i) and (ii) of subnaragraph (A)

'(iii) In the case of an individual who has—

"(I) oùtst andi ng dĕbt attri buta ble to— "(aa) food. "(bb) cloth ina. (cc) er, or or (II) current expenses or expenses anticipated in the near term attributable to

"(aa) medically necessary services, supplies or equipment, or medicine, or

ment. or medicine. or

"(bb) the purchase of a home. and such debt. or expenses are not subject to reimbursement by a public assistance program, the Secretary under title XVIII. a State plan approved under title XIX. or any private entity legally liable to provide payment pursuant to an insurance policy.

pre-paid plan or other arrangement, the limitation specified in clause (ii) may

(dd)medicallynecessaryservices suppliesorequip m ent, or medicine;